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# Humanist

## *World Digest*

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## First Things First

William E. Zeuch, Ph.D.

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## Social Credit - - -

### A Democratic Financial-Economy

Howard L. Buck

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## POINTS OF VIEW

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## EDITORIAL COMMENTS

### THE IDEAL OF HUMANISM

We are seeking to present Humanism as a religious philosophy which denies no particular faith, but which provides a path over which all people can travel toward a unity that rises above the ruins and barriers of the old beliefs and sects which divide them. In behalf of this common faith, we would emphasize the constructive side rather than any opposition to outmoded philosophies.

## TEN AIMS OF HUMANIST (World) FELLOWSHIP

- 1—Full endorsement of the Universal Declaration of Human Rights approved by the General Assembly of the United Nations at the Plenary meeting December 10, 1948, and world-wide implementation and fulfilment of those rights at the earliest possible moment.
- 2—The use of science to serve society, creatively, constructively, and altruistically in the preservation of life, the production of abundance of goods and services, and the promotion of health and happiness.
- 3—The establishment and furthering of scientific integral education in all schools and colleges so as to emancipate all peoples from the thralldom of ignorance, superstition, prejudices and myths which impede individual development and forestall social progress.
- 4—The widest promotion of the creative arts so as to release all potential artistic abilities and raise the general level of artistic appreciation.
- 5—The increase of social, recreational and travel activities in order to broaden the outlook and improve the intercultural understanding among all peoples.
- 6—A quickened conservation of the world's natural resources, including human resources, so as to arrest their wasteful exhaustion and wanton destruction and thus insure their longest preservation and widest beneficial use for man's survival on this planet.
- 7—The inauguration of a world-wide economy of abundance through national economic planning and international economic cooperation so as to provide a shared plenty for all peoples.
- 8—The advancement of the good life on the basis of a morality determined by historical human experience and contemporary scientific research.
- 9—The development of a coordinated private, cooperative and public medical program which will provide preventive as well as curative medicine and include adequate public health education and personal health counseling.
- 10—The expansion of United Nations functions (1) to include international police power with sufficient armed forces to prevent war and (2) international economic controls capable of preventing world-wide monopolies and/or cartels.

# HUMANIST WORLD DIGEST

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## EDITORIAL COMMENT

### DEFINITION

Some of our secularist and other friends seem terribly concerned because we call Humanism a religion. They rush to their dictionaries and other sources to find definitions of the word religion that they think will exclude Humanism from the category of the religious. They are determined to make religion synonymous with belief in the supernatural. This appears to us a childish performance.

The Twentieth Century Dictionary, edition of 1948, defines Humanism as "A religious cult based on faith in man." This definition is simple and correct. It corresponds with modern good usage of the words "religion" and "religious." A man's religion is his total outlook on the universe or a summation of his highest ideals no matter whether these include a belief in the supernatural or not.

The way our secularist friends wish to define religion, we would have to exclude Buddhism, Confucianism and other cults that for ages have been included under the rubric of the religious. Buddhism is fundamentally atheistic. Confucianism is concerned primarily with right conduct. Neither has any supernaturalism as we now understand that term.

It seems to us that our secularist friends must be hard up to find something to do in this turbulent, confused, modern age that they waste their time, energies and pages in their journals discussing the right of Humanists to call themselves religious. But maybe this is characteristic of negativists who haven't the imagination or the interest to be constructive positivists in the fields of political, economic and social action. We hope they may eventually find something more worthwhile to do.



## VERBALISM

The great disease that afflicts much that is liberal, so called, today is talk, talk, talk, everlasting talk that ends in talk. Rarely, if ever, are there concrete proposals for action with definite programs for the realization of professed aims.

Humanism in general, seemingly, is as guilty of verbalism as are other forms of so-called liberalism. A case in point is a recent issue of The Standard of the Ethical Culture Union which is devoted to an exposition of Humanism. The articles were written and contributed by leading American Humanists.

Yet in all that issue and among all those articles we search in vain for one definite, concrete proposal for Humanist Action in the fields of politics, economics or social endeavor. There is talk, talk, talk, endless talk of Humanism as Religion, Humanism in Philosophy, Humanism and Science, etc., etc., but nowhere is any kind of Humanist Social Action specified or suggested.

There is a craven character displayed in this type of Humanism, or other kind of liberalism, that begins and ends in mere verbalism. One Margaret Sanger with a program of action for planned parenthood is worth the whole caboodle, and more, of such Humanists.

## CHRISTIAN ATAVISM

Billy Graham, the much-advertised Evangelist, held his second campaign in Los Angeles recently. The billboards of the city and surrounding country were plastered with his handsome face, calling attention to the revivals.

The first assembly was held in Hollywood Bowl. Despite all the ballyhoo in the newspapers, from the pulpits and on the billboards calling the four million sinners of Los Angeles County to the gatherings, the Bowl was not more than two-thirds full at the first revival.

Out of curiosity I attended one of the regular tri-weekly meetings that was held, in this instance, in one of the high school auditoriums. There was room to spare. The sermon, harangue would be a better word, was on Hell and Damnation. Such religious rantings I had not heard in many years. The lurid description of a literal Hell and human torment was evidently taken from, and equal to, Jonathan Edward's discourse on "Sinners in the Hands of an Angry God."

We had thought that Yahvey, the old god of vengeance, had been superceded and had become a god of love but evidently

not. The glowing bottomless pit of brimstone, flaming with fire, appears to be still there (just where we don't know, of course) waiting to engulf Yahvey's erring children in ever-enduring, in-human torment. Such religious atavism held us in suspense between laughter and disgust.

Some of the good church folk seated around us who had been brought up with the idea that God is love were embarrassed and confused and apologetic about the kind of Jahvey Billy presented to this more or less sophisticated twentieth century Los Angeles audience. We would have felt foolish, too, had we sponsored him and such nonsense.

### **A PROPOSED PATH TO PROGRESS**

In line with our previously announced policy of presenting various roads to human betterment, we are including in this issue an article explanatory of Social Credit.

We asked the author to tell us (a) what Social Creditors find wrong with our present society; (b) what they propose doing about it, and (c) what benefits they think would come from their program. He has hewed closely to that request.

We have known Howard Buck for well over a quarter century as a skilled artisan, teacher and student of affairs. In his youth he was an ardent socialist and cooperator. With the passing of years he has come to a much different point of view on how best to promote human welfare, as the article clearly shows.

Years ago Thorstein Veblen, the great American Economist, said that money was no longer a measure and store of value but rather a distributive mechanism. The Social Creditors believe that with a vengeance, as Howard Buck's presentation shows. We wonder if, perhaps, "they've got something there."

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### **FIRST THINGS FIRST**

William E. Zeuch, Ph.D.

#### **I**

In a recent radio address President Truman stressed the point that the United States and the other nations of the world must face the facts of, and do something about, excess population. The United States, as the President stated, is right up against that problem in Puerto Rico.



When the United States took over Puerto Rico in 1898 the population of that small island was somewhere between four and five hundred thousand. The people were uneducated, diseased and suffering from malnutrition. The standard of living was below subsistence level so that slow starvation was chronic. The infant mortality was appalling. Life expectancy was short.

Our government set about remedying the situation. Sanitary engineers were sent in to clean up the pest holes. Doctors were engaged to eradicate diseases. Schools were built and teachers employed to inaugurate a broad program of education. Agricultural specialists set about improving farm crops and farm production.

But as conditions improved in Puerto Rico most of the benefits were nullified by a rapidly increasing population. The standard of living could not be raised greatly when there were always more and more persons to consume the products of an improved agriculture. From 1898 to 1950 the population increased from four or five hundred thousand to two and a quarter million, a matter of around 500 per cent in a little more than 50 years. This increase does not include the tens of thousands who migrated to the United States mainland and to other areas. The pressure of population defeated most of the efforts of education, sanitation and improved farming to raise the standard of living in any great measure.

## II

What happened in Puerto Rico is not peculiar to that island. In 1940 Mexico had around 16 million people. In the next ten years that country made great sanitary, educational and technical strides. Production in industry and on the farms rose markedly. But by 1950 the population had risen to over 25 million, an increase of 50 per cent in one decade. The standard of living of farmers and city workers remained about the same. Pressure of new population had defeated the possibility of benefits that might have come from technological and other progress. The Mexican government is making great efforts, however, despite this fact, to meet the mounting demands of the rapid increase in numbers by making new and vast land, irrigation and power developments such as those in the famous Butterfly Basin Project now nearing completion.

The situations in India, China, Java and Japan are, to be sure, notorious. In Italy, Germany and Belgium and some other European countries, the population pressures are almost as great and

almost as disastrous to standards of living. In India the population has increased from about 100 million in 1800 to over 350 million in 1950. China's population during the same period has mounted from approximately 150 million to more than 450 million. Java has more than 40 million people in an area less than the size of the state of Iowa. Japan has over 80 million on somewhat barren islands with a total of square miles less than State of California. The population per square mile is more dense in Belgium than in China. Germany and Italy have a density greater than that of India.

The rapidity of the increase in world population, an increase released by the discovery of the New World and the Industrial Revolution, is rather appalling. In the year 1500 there were probably not more than 400 million people in the whole world. By 1800 there were still less than a billion persons on the globe. But in the 90-year period from 1850 to 1940 the population of the earth doubled from about 1,100,000,000 to 2,500,000,000. Today, despite world wars, the world's population increases at a rate of 20 million a year.

What are we going to do about an increase in population that

### III

wipes out most of the benefits of our greater knowledge and our improved techniques in production?

Food is, to be sure, the basic necessity of life. So long as there are new land areas to develop and new crops and constantly improving farming methods, we may expect more food. But with more food, as we have seen, there are more and more people whose increase in number either does not permit a low standard of living to rise or else tends to depress a high standard of living down to a subsistence level. There are now no new worlds to discover and open up. Our wasteful farm methods steadily decrease the acreage of good agricultural lands in the New World. There is a limit to what science may do to improve agricultural production. We have no evidence that our atomic age will be able to increase our food supply greatly and indefinitely. Two-thirds of the world's people are now living in want due to pressure of population on food supply.

There are optimists, of course, who will not face facts, or who find in fancy an escape from facts. We noted recently an article by Associate Justice W. O. Douglas in *The Progressive* in which he discusses the sad condition of the people in what he calls the



underbelly of Asia, the area from Asia Minor through Persia and India to Indo-China. These people living on eroded and worn-out land, in large part are poverty stricken. Judge Douglas thinks a vast chain of TVA's is the answer. "Such a program," says he, "would supply the largest answer to the population problem . . . With proper land utilization Iraq could support 40,000,000; Persia 100,000,000 . . . Nehru is convinced that India is underpopulated; and after seeing India's potential I am inclined to agree."

This craze for more and more population, instead of seeking to raise the standard of living of those we already have, is a sort of madness. We should equate our population to a high standard of living and not seek any more people than our resources, at their greatest and best development, can support at a high standard of well being.

Just the other day we received from Americans for Democratic Action a copy of a new book that organization is promoting entitled, "The Only War We Seek" which is a picturization of the world's poverty, hunger and despair. But it contains not one word about limiting population as a way out of misery. The author seems concerned only to find new ways of feeding more and more mouths. To us, this borders on the stupid.

#### IV

We Americans are greatly concerned for individualism and democracy. Pearl Buck says, "In all those countries where population is too abundant the cause of the individual is lost." Senator Henry Cabot Lodge, Jr. writes, "An American without a plentiful supply of natural resources would not be an America of Democracy." The Atlantic Charter proposed freedom from want for the whole world because its proponents well knew that the cause of democracy and individualism is lost in a hungry world, a half naked world, a wretchedly housed world. Hence it is recognized that a densely populated world, an over-populated world, where people live on a subsistence level, is a world where individualism and democracy cannot survive.

It is perfectly absurd for us to go on fighting global wars for democracy when we do nothing to lower the pressure of population. Every competent student knows that aggressive nations have been over-populated nations in terms of their food supply. In our time Germany wanted a higher standard of living but refused to limit her population to achieve it. Japan also wanted



to achieve a higher standard of living but refused to sacrifice population growth to get it. Both countries chose dictatorship and wars of aggression. The older and tensely over-populated countries such as India and China, lacking the technical means for wars of aggression, met the problems of over-population by letting famine and pestilence periodically sweep away millions of their people. We of the democracies must learn the lessons taught by these facts else we and our world are lost. The individual will count for nothing and there will be no peace. Misery will reign world-wide.

It is not that mankind lacks the knowledge of how to limit population. We have the knowledge but, seemingly, as a whole, we lack the will to use that knowledge intelligently.

It is true that in some areas of the world we do use some measure of birth control, but only partially and ineffectively, and mostly to combat crime and mental abnormalities. In some of the states of the United States and in some foreign countries they sterilize the habitual criminals, the incurably insane and some other types of persons whose reproduction would jeopardize society. This is good, to be sure, so far as it goes, but it does not meet the menace of over-population.

## V

Birth control is the real solution for all the problems that flow from over-population. Planned parenthood; the proper spacing of children in a family, and a size of family limited to the health of the mother and the earning power of the father, so that children may be wellborn, properly supported and educated—and all this on a world scale—is absolutely fundamental to world peace and world well-being. It is the first thing that must come first in any long range plan for human happiness.

Scientists, scholars and the intelligent politicians all know this. H. G. Wells once said, "There is no subject of such importance as birth control. Knowledge of it marks a new and happier phase in the history of civilization." This, to be sure, if we have sense enough to use that knowledge. George Bernard Shaw wrote, "Birth control should be advocated for its own sake, on the grounds that the difference between rational, voluntary, controlled activity and any sort of involuntary, irrational, uncontrolled activity is the difference between an amoeba and a man."

There are selfish, unintelligent and reactionary forces in the world that oppose birth control. This is to be expected. War-

mongers want large armies, willy nilly. Some religious organizations want more and more members, birthright members, regardless of consequences. But there is hope even of converting some of these backward elements. The Catholic Church, in the United States at least, is beginning to see the light. The "rhythm" or "sterile period" method of birth control now appears to have ecclesiastical approbation. Many members of the Catholic Church, to our knowledge, practice the ordinary, medically approved methods of birth control. Some religions of the world, such as the Mohammedans, Buddhists and Confucianists have no religious objections to planned parenthood.

We Humanists, as a measure for the conservation of human as well as other resources, and to advance individualism, democracy and peace throughout the world, urge planned parenthood as an important part of President Truman's Point IV in a world program for the spread of technical knowledge and aid. Let us implement our advocacy with action in every manner possible.

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## **SOCIAL CREDIT — A DEMOCRATIC FINANCIAL-ECONOMY**

By Howard L. Buck

Private Enterprise can survive—and succeed. It can be made to function better than ever in the past, and in the interest of all social groups. "Capitalism" no longer is the word to describe our economic system. "The System"—the citadel of power—is now "Financialism." It is not through profits that we are exploited today, but through "legalized counterfeiting." The system is world-wide, flourishing under both "socialism" and "capitalism." "Nationalization" of the banks does not necessarily alter the system. Private enterprise is crippled—not because of anything that inheres in capitalism, but because of financial monopoly. The proponents of Social Credit contend that this monopoly must be destroyed.

### **I**

#### **How Financialism Works**

First, we must understand that almost all money is created out of ink-well by private bankers. All incomes reach us through the channel of industry as wages, salaries, and dividends (profits

being a re-distribution of these three). This money is created for industry by the banks in the form of bank credit. When a bank grants a loan for production of goods and services, none of the bank's capital or surplus is drawn upon and no customer's deposit is touched. The bank **creates** a bookkeeping credit against which the borrower can write checks. The bank does not "lend out" its deposits—it "lends them IN"—for every loan creates a **new** deposit. Likewise, deposits are costlessly created whenever a bank buys Government bonds, commercial paper, or any other securities. Just as a bank loan creates money, the repayment of the loan **destroys** money. If John Doe writes me a \$100 check, reducing his deposit by that much, and I use this check to repay to my bank a \$100 loan, the check is canceled out against other checks in the "clearing system," and the community's bank deposits have shrunk by \$100—its "means of payment" (money) is \$100 less.

This function of creating and destroying money, without any sound relationship to production and consumption, constitutes an un-Constitutional private monopoly.

### **The Flaw in the Price System**

This monopoly maintains its power through the use of a price system which does not reflect the facts. It requires us to pay **TWICE** for the same "bill of goods." What bill of goods? New Capital Production—that portion of production in excess of wealth consumed—in other words, **business expansion**. First, we pay for it by re-investment of our incomes in the new plant. Since business expansion is financed with short-term loans, the manufacturer sells us shares of ownership in the firm in order to repay these loans, and the money is then canceled out of existence. The general public has **bought** the plant and machinery, and that much purchasing power has been destroyed.

Now, bank loans for production are wholly used up in the producer's costs—his expenditures. The wealth produced is of two kinds: Capital goods (things used to produce other things) and Consumers' foods. The costs of **both** kinds must be recovered in the prices of the **latter** alone. For, within the framework of this system, it is an immutable law that "all costs must be recovered in prices (or taxes)", and no prices can be discharged until the retail counter is reached. The costs of the new plant we have bought still remain on the books, to be recovered in the



form of depreciation charges included in retail prices. Thus, **once again**, we are required to pay for the new plant.

But how **can** these costs be recovered, since the money equivalent is no longer in circulation? You can't get more out of the public than you distribute to the public, any more than you can get two pints out of a pint pot. You can't charge us **twice** for the same article and then sell the article—unless, as we propose, you give us the **income** twice.

### **Industrial Income Insufficient**

The "pot" must be re-filled. Under the debt-generating system it is "re-filled" with bank credit issued in exchange for bonded indebtedness. But, since this money also must be distributed by industry and be recovered in prices, this process, in the long run, only **adds** to the deficiency of money. In a Social Credit economy, we would really "re-fill the pot," as we shall see; but with money which is debt-free at its point of origin and interest-free; money which would **not** be distributed by industry, not add to any cost; money which would **not** be raised taxation, and would remain in circulation until its **job is completed**.

### **The Time-Lag**

Long ago, commodities and their money equivalent appeared on the market simultaneously. Today, there is a time-lag—often  
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many years—between credit issued and the appearance of consumable goods produced with that credit. Most incomes are spent at once and, being spent, are on their way back to cancellation in repayment of loans. It is right and proper to destroy money with the passage of goods to a final consumer. But it is a great error to destroy the money when the goods bought are **capital** goods, which, while changing hands, do not **pass out** of the productive system. For in this case the cost of the goods bought will **RE-APPEAR** in the buyer's prices.

Thus, the money we live on from day to day is money "borrowed" from our **future**. It liquidates **old** costs remaining from a previous cycle of production; but its payment to us as wages has generated a fresh trail of costs in a **new** cycle of production. The money, which should remain to balance the **new** costs, has gone with the wind!

## **Inflation and the 50-Cent Dollar**

The issuance of credit for Production (instead of for Consumption) constantly inflates prices. It pumps money into the market unmatched by goods. This process wipes out our savings. The dollar is now worth 50 cents—will buy only half as much as ten years ago. Your \$1000 bond maturing today is worth about \$350. Not only do you receive no **interest**, but you lose **half** of your \$750 investment! "The Soundest Investment on Earth," we are still told! In the last decade, Inflation has cost the people **sixty times** as much as they lost in the thousands of bank failures from 1921 to 1933!

## **Automatic and Chronic Money Deficiency**

Because of the practice of financing new production out of savings, the shortage of consuming power is chronic, automatic, and cumulative, increasing at an accelerating rate. Merchandise commensurate with the sum of re-investments must remain in the shop windows (with costs and price-tags attached). Using bonded indebtedness to "move" these goods only postpones the day of reckoning.

Even when we re-invest in a business which ignores the banks and provides its own "working capital;" and even when the re-invested funds are paid out again as fresh wages—even then, purchasing power (in relation to prices) is destroyed; for the same money will have to pass **twice** through the "costing channel"—it must generate a **new** trail of costs, without having canceled any of the **first** set of costs.

It is impossible now for industry to pay out sufficient incomes to balance its costs of production—in other words, to enable us to buy back what we produce,—even if retailers were to sell at **cost**. Because of **past** re-investments, this would still be true even if no **further** sums were re-invested. It is true, also, wholly regardless of **how** the incomes are distributed—wholly regardless of whether we use a "profit-sharing system" or a "profit system."

## **The Delusion of "Full Employment"**

This chronic buying-power shortage piles up **fastest** at those times when we are lulled into imagining that it doesn't exist—in periods of "boom" and Full Employment—despite the illusion of prosperity. This illusion is maintained and the wheels kept turning (partially) by resorting to three vicious palliatives, financed by bonded debt:

- 1—Disproportionate capital production.
- 2—Exports in excess of imports ("Favorable Balance of Trade")—Giving away our **real wealth** for nothing.
- 3—War, and preparation for war.

All three are inflationary and largely defeat their purpose. The first releases incomes in advance of commodities; the second creates **more** money competing for **less** wealth in the home market; the third has become an absolute economic necessity—within the framework of the present system—for if peace were to "break out" tomorrow, our entire economy would collapse!

### **Debt Is Not Repayable**

One debt can be paid off only by creating another debt elsewhere. **All** money is debt to the banks. For if every dollar in existence were used toward discharging debt, part of the debt would still remain—and we'd be left with **no** medium of exchange. Even if you own your industrial "working capital," you still are using **borrowed** money; for someone had to "borrow it for you"—and is paying perennial and perpetual **interest** on it! World debt to the banks increased 47 per cent in the 17th century; 466 per cent in the 18th century; and 12,000 per cent in the 19th century. At this rate of acceleration, it would increase in the 20th century by 480,000 per cent, and the debt in the year 2000 would be 5000 times its total in 1900! A mathematical impossibility: **wealth** may increase **ten-fold** in a century, but not **5000-fold**! Something has to happen soon. And what happens won't be **good**—unless we abolish the automatic deficiency of incomes.

## **II**

### **The Remedy**

New money must enter circulation equal to the cost of **new** production. Industrial incomes must be supplemented by that amount (lost through re-investment)—the amount necessary to enable us to get what we pay for—no less and no more.

### **The Real Cost of Production Is Consumption**

It is obvious that the real, or physical, cost of any article is the material and energy consumed in its making. Since total costs (of **all** wealth) must be recovered in **retail** prices alone, it follows that "financial cost" is, and must be, more than "real cost."



It is more by the ratio of Production to Consumption. If the nation's production is 1-3 more than its consumption (ratio of 200 : 150), we are consuming 3-4 of what we make, and the actual, physical cost of commodities is 3-4 of their financial cost.

### **Consumer Credits**

Social Creditors propose that **new money** to make up this difference be issued directly to consumers. Major C. H. Douglas, the Scots engineer who pioneered Social Credit, worked out several schemes for use in different national and economic circumstances, all aimed at closing the price-income gap. One scheme, employing the following two devices, is best suited for America:

- 1—Establish a Retail Price Discount, geared to the excess of production over consumption.
- 2—Pay a National Dividend to every citizen.

### **The Retail Price Discount**

The first proposal is the scientific "governor" of the proposed system. If statistims for the first accountancy period (say, one year) were to show a "**price factor**" (ratio of Consumption to Production of  $\frac{3}{4}$ , then during Period No. 2 you would pay \$9 for a \$12 pair of shoes. The merchant would receive his \$12; for whwen "banking" his sales vouchers, he would receive credit for the other \$3, which would be **new money**, created Constitutionally. \$f in Period No. 2 the price factor climbed to  $\frac{9}{10}$  due to increased consumption, then in the third period the discount would be 10 per cent instead of 25 per cent—less new money being necessary. We would have a perfect "balance-wheel" to insure the exact amount of spending power to prevent either inflation or deflation, and to insure capacity output and consumption of wanted goods and services.

### **The National Dividend**

Since the Price Discount alone would benefit only those already equipped with incomes, the second proposal is imperative. The prime function of science and invention is to displace men and create unemployment. We pursue two opposing goals at the same time. Mondays, Wednesdays, and Fridays we invent new ways of abolishing labor, and Tuesdays, Thursdays, and Saturdays, new labors to relieve the consequent unemployment! Social Creditors say: "Let labor **go**—the faster the better. But pay

labor—and everyone else—the wages of the machine”. Unemployment should not be regarded as a curse, but as a blessing; it should be transformed into **leisure**, which has been defined as the “economic condition of voluntary activity”. The trouble is not unemployment, but non-payment.

### **The Dividend Logical Successor to the Wage**

The notion that Labor (or Capital and Labor together) has a rightful claim to all wealth is nonsense. For we are all joint heirs of a vast cultural inheritance. Everything we have today is the product of the thought, research, invention, idealism and general culture of all generations of the past; it was produced mostly by people now dead—most of them forgotten. In part, we now recognize this in our patent laws, public schools, and public highways and parks. Now we must recognize it as a general principle applicable to **all human beings**. This is more than an ethical imperative; it is now a pragmatic imperative as well; for unless we change our minds about **employment** being the only proper source of income, our entire social and economic structure will soon crash in ruins. Social Creditors would recognize every **birth certificate** as a “share in United States Incorporated.” A basic dividend would be paid to every citizen—rich and poor, employed and unemployed (to children in amounts graduated as to age). Larger amounts could be paid to the aged and infirm. Dividends must involve no debt, interest, costs, or taxation.

### **War Credits**

In a sane economy, any new credits for war production should be recovered through a special tax and retired from circulation; for, with the “gap” already closed, war credits would be superfluous and inflationary.

## **III**

### **Results Expected**

Social Creditors have every reason to believe that the application of the principles here so briefly outlined would:

- 1—**Eliminate inflation and the 50-cent dollar.**
- 2—**Eliminate poverty and the humiliation of accepting “relief” and charity** by enabling us to consume up to industrial capacity.
- 3—**Abolish the struggle for a “favorable balance of trade”;** make foreign trade what its name implies—exchange of goods

for goods—thus removing a prime cause of international friction, and war.

4—**Help to insure peace by removing also the “economic necessity” for war** as a distributor of incomes. Make war appear what it is, an unmitigated **curse**, instead of an illusory blessing in the form of “more work” and often a higher standard of living.

5—**Allow consumers to reap the benefit of technological progress** in the form of **lower and ever lower prices**, as costs decline—instead of the **opposite** trend because of debt and constant inflation.

6—**Reverse the trend to monopoly** and, in time, restore a **freely-competitive** economy. Financial servitude promotes monopoly and ruins free enterprise; whereas free competition automatically prohibits excessive prices.

7—**Reduce government to a minimum**; scrap the “necessity” for hundreds of agencies for wage-fixing and price-fixing and for mediation between Capital and Labor and other senseless conflicts. Remove the specter of super-government and totalitarianism.

8—**Establish a “Consumers’ Democracy.”** Place the people in control of general industrial policy; enable us (through adequate “claim checks” issued directly to us) to determine **what** shall be produced, in what **quantity** and **quality**, and in what **priorities**. Make “voting with dollars” even more effective than voting with ballots.

9—**Abolish the “Business Cycle”** of boom to bust. Direct Consumer Credits would evoke a flow of **consumer goods** in response to demand. Business could then plan intelligently, as insurance companies now do.

10—**Reduce, and soon end, the struggle between employer and employed.** They would no longer be compelled to fight over a division of something which (paradoxically) is **not there to divide**—the means to enable industry to recover its costs and at the same time enable its employees to live decently. Furthermore, the worker, being more independent, would no longer have to submit to wage slavery.

11—**Abolish “cut-throat” competition**—the ugliest aspect of a production system artificially hamstrung by **both** financial dictatorship and expanding state controls. Most producers are decent and would prefer to play the game fairly—and would, were it not for **debt** and the constant specter of **insolvency**.



**12—Enable producers gradually to acquire their own working capital.** Thus, in time, no borrowing, either from government or banks, would be necessary—eliminating debt.

**13—Enable us to pay off our “debt” to the banks in exactly the same way the banks honor their obligations to us—with costless credits; enable us to wipe out a 200-billion-dollar fictitious debt without costing us a dime! (except for clerical service); Prevent the banks from acquiring, as they now do, all their government bonds and other securities without paying a red cent for them!**

**14—Abolish the phony ideological war between the defenders of “private property” and the advocates of “public property.” Distinguish between the “substance” of property and its “Value.”** If we can consume **everything** a factory can make, we have already “socialized” (we OWN) its “value.” “Ownership” of the “substance” is immaterial.

**15—Destroy dictatorship everywhere in the world, including Russia, without fighting a battle. Offer all nations an object lesson in what real democracy can accomplish. No Iron Curtain could keep this knowledge out.**

\* \* \*

## POINTS OF VIEW

### THE WORLD LACKS COMPETENT LEADERSHIP

Ernest T. Weir, Chairman, National Steel Corporation

The people are confused because our leadership on both sides seems incapable of establishing an understandable and constructive policy for our country. It seems to me that the growing lack of confidence in our present political leadership is the reason why so many Americans fail to vote, even in national elections. This reaction is understandable but it is negative and it establishes conditions that are most favorable for control by small-bore professional politicians. What is most needed is a greatly expanded interest and active participation in politics—not a retreat from politics.

All over the world, there is a glaring disparity between the aspirations of peoples and the actions and policies of their political leaderships. The one thing most wanted by people everywhere is genuine and lasting peace. The thing they dread and hate is the thought of war. We know that is the case here. Certainly, it must be even more true in the case of other countries—including

Russia—all of which have directly experienced such terrors of war as we have not. Yet, despite this universal desire for peace among the peoples of the world, the political leaders of the world's principal countries seem entirely incapable of laying down a peaceful foundation for a working arrangement among nations. In view of this, the only alternative of other countries and our own, apparently, is again to make preparations against the outbreak of general war—preparations dictated by fear—fear of the other fellow's intentions.

Peculiarly in Europe—as I found on a trip last fall—it is felt that if war comes it is much more likely to result from some action of the United States rather than Russia. They know that neither the American people nor its leadership want war, but they fear that we will blunder into some incident that will pull the trigger. This explains much of the European attitude toward our present situation in Korea. They believe that Russia definitely does not want war. This is not because they attribute any sweetness and light to the viewpoint of Russia's rulers. It is based on analysis of the underlying practical factors of Russia's situation.

### **Basis of European Analysis**

Here is the basis for their reasoning: When we of the West look at Russia we think in terms of her strength. That is because we always hear of the number of divisions she has, her tanks, artillery and air power, her great land mass, and her position in Central Europe and Asia. Against this we compare our relative military unpreparedness. If we can imagine ourselves behind the Iron Curtain, however, and look from East to West we get a different picture—and one that Russia sees more clearly than we do. She knows that military power today is primarily a manufactured product—a product of industry, if you will. Stalin, himself, admitted that in the last war. Russia knows that the total resources and industry under her control are vastly inferior to those of the West and that the great repository of industrial strength is in the United States—beyond reach of Russian land power. Her production of steel, coal and oil, for instance, is only a fraction of that of the West. She knows how quickly the West can convert industrial power into military power through a technology and trained manpower with which she cannot hope to compete. In addition, she has serious internal difficulties. We know of them only in general outline, but we know they are there.

## **No Easy Task for Russia**

Against this background, assume that Russia started a war, and succeeded quickly in occupying most of the Continent of Europe. What then? She could expect instant retaliation from us—particularly in the air. She would have to cope with resistance movements in every country from the Atlantic back to and including her homeland with an army spread thin over a vast area. And on this shaky foundation, she would have to undertake history's greatest military operation—the crossing of two vast oceans to overcome and occupy the United States. This would be necessary because if this war ever starts, it will be the final showdown—and so long as the United States remains a military power, Russia can never draw a safe breath. In Russian eyes, do you think this looks like an easy task, or one that assures success? And how do you suppose Russia's rulers appraise the consequences of failure?

There are two other factors of a different nature. The first is that Russia has never won an offensive war. The second is the central belief of Communist doctrine that Communism eventually will prevail throughout the world because Capitalism will fall of its own weight. Under this belief, military force is not a necessary instrument for attainment of Russia's aims and Russia, therefore, can afford to wait.

## **Russia on the Defensive**

For these reasons, Europeans believe that Russia is actually on the defensive. They believe her position is dictated by weakness, not strength, and by fear, not confidence. Admittedly, this creates a perilous situation. A leadership which is characteristically distrustful and is motivated by fear and weakness is unpredictable and likely to lash out first if it thinks it is in danger. Even so, Europeans believe that Russia is much more disposed than we suspect to arrive at some basis for world peace. It may not be all the West would want but it at least would be a starting point out of the tension and release and release from the burden of military preparation that now weighs down the world.

Would not a peace even of this kind be preferable to a war which would destroy western civilization and plunge the world into an era more terrible than the Dark Ages? Obviously, we must continue to build and main our defenses so long as there is any possible danger of war, but also we should take world initiative in exploring every possible avenue toward peace.



I am convinced that if we can avoid war, if we can establish peace—we will enter the greatest period of economic and social progress in all history. The world over, there are signs that peoples have awakened to the potentials for human betterment that started with the Industrial Revolution. With modern transit and communication, there are no remote areas anymore. The day of colonialism is about past. From Asia, for instance, we hear repeatedly of the stirring among the peoples of all countries there, of rising nationalism, of the discontent with their present lot, and of the demand for better conditions of life. India has been a forerunner in this development and, according to reports, is an accurate indicator of the new attitude throughout the Orient. Pain and unrest may go with the birth of this new spirit for awhile but the movement will be forward. The peoples of those countries will become better producers and better consumers, and with their teeming populations, even a slight improvement in their economic status would make an enormous contribution to the betterment of world conditions. And in this, the United States would have much both to give and to gain.

### **United States Bears Grave Responsibility**

In view of this two-sided picture of the world's future—one dark and one light; one war and desolation, and one peace and human betterment—the United States, as the world's leading nation, bears a grave responsibility. It should be the world's great champion for peace—and it should be made known as such to all the peoples of the world. And in saying this, we again come back to the proposition that this cannot happen unless we have political leadership that is capable of thinking and acting in terms of this magnitude.

As it is, we hear too little from our leadership that is positive and constructive. We are told that we must prepare to endure 5—10—20 years of tension . . . of expanding government and government costs . . . of widening government controls . . . of high taxes . . . of military service for our youth . . . of a garrison state economy. Think what this will mean. It will mean that by the end of 20 years—if it does end then—we will have two whole generations of Americans who have never had the opportunity to know the real America. They will have no experience with the real individual independence that made this country great but on the contrary they will accept as an accustomed thing,

the detailed control over their private lives by a powerful central government.

Gentlemen, it is our solemn obligation to see that the America that was given to us is preserved for those who will come after us. The only way it can be lost is through bad political action. By the same token, the only way it can be preserved is through good political action.

I repeat what I have said before because it cannot be over-emphasized: The only way that this country can cope with the world situation as it is today is with political leadership that is equal to that situation. The only way we will get political leadership of that standard is through alert and determined political action by the people of this country.

### **SCHOOLS AND MATURITY**

Schools are designed to do two things: to pass on our culture and to help the young to grow into their adult role. A school can pass on our culture and help the student to find his adult role—and can end up by making him a complete reactionary and routineer. Or it can pass on the culture and help the student to find his role in such a way that he becomes a liberal-minded co-creator of man's future and a person of unique powers.

Schools reflect the public and our public has stopped considerably short of psychological maturity. Schools are governed by school boards (Trustees, Regents) made up of average adults brought up on the average interpretations of our culture. They are not likely to be happy in the thought of turning our schools into places where the young will look with measuring eyes at the status quo. Most board members have rather fixed attitudes in economic, political and social matters. All attitudes that have antidoted their own in history are proved unreasonable by the fact that they have become outmoded. All that are contemporary but representative of other cultures are "backward." All that look to a different future offer, somehow, a threat to their own habits and prestige-pattern, and seem, therefore, to be either foolish or dangerous.

Few things have willingly abdicated to make way for a system different from their own. Few people who have come to a position of authority and prestige willing abdicate in favor of a new regime. School board members are among the many human beings who demonstrate the workings of this psychological principle. To the extent that they are mentally, emotionally and

socially immature in a culture where they can find ample support for their immaturity, the schools will tend to be immature in like fashion.

Schools are staffed with teachers who in large measure have come out of immature homes, schools and colleges and who are daily played upon by all the various institutions that have become arrested short of social maturity.

It is not surprising that students are led to believe that the mature art of thinking for themselves is "dangerous." Who is going to hire a young person who is known to be "different" or "radical?" Students are taught to think within limits which are fixed by the lessons assigned. They are not exposed to other materials that might move them to doubts. Hence, our schools do not develop critical, creative minds; rather the acceptive, the passive and credulous mind.

—Harry Overstreet in "The Mature Mind."

### DISARM OR PERISH

Opinions may differ as to whether, in the past, war has been a satisfactory means of promoting, or defending, national interests, but whatever view be taken, the plain fact must now be realized that owing to such inventions as the atom bomb and the rocket projectile, war has largely changed its character and entered upon a new and very terrible phase of development. We may say that it has in a certain sense got out of hand and can never again be placed under control, seeing that there is no adequate defense against missiles which, besides wiping out whole centers of population, will poison, and inflict life-long injury on thousands of people living just outside the range of their fatal activity. We have in fact reached the point at which, if mankind does not destroy armaments, armaments will destroy mankind and it is useless, as so many do, to take refuge in the hope that, if there should be another war, the employment of atom bombs, etc., will be avoided by the belligerent governments, much as the use of poison gas was avoided in the 1939 conflict. Gas, it must be remembered, was a somewhat uncertain weapon, but the military value of the atom bomb has been proved beyond any possibility of doubt. If war should break out with Russia—and no other war is worth considering at the present time—it is certain that the Soviet leaders, indifferent as they have often shown themselves to the sacrifice of human life and in control of a country which, by reason of its vast size, would



possess great natural advantages in atomic warfare, would not hesitate to use the atom bomb after they had discovered its secret and could make it, and this discovery and manufacture it is generally accepted by experts, cannot long be delayed. Even if we were to imagine that they decided to begin the war with the older and less destructive weapons, as soon as the prospect of defeat and their trial as "war criminals" began to threaten, there can be no doubt whatever as to the course which they would adopt. The fear of reprisals, to which many people attach far too great a degree of importance, would be mostly unlikely to deter them, partly by reason of their country's geographical advantages already referred to. It is, moreover, no less certain that the U.S.A. and Britain, if faced with the prospect of Soviet domination, would risk employing the atom bomb if there seemed no better means of averting disaster. It is equally futile to put one's faith in the discovery of alleged methods of defense against atom bombs and rocket projectiles. Some measure of protection, effective under certain conditions and in a certain degree, has very probably been found, but in aerial warfare, if there is one thing certain, it is that the attack must often get through and that, when it takes the form of projectiles as terrible as those known to modern science, that percentage of the attack which is not successfully countered will be sufficient to cause utter ruin and devastation.

If the world were inhabited by rational human beings who were in the habit of facing facts, both the statesmen and ordinary citizens of all countries would have no difficulty in realizing that war has become too dangerous a game to play; that international disputes should invariably be settled by methods other than war; and that, in consequence, total world disarmament in respect of weapons prepared for international conflict, is ordinary common sense. Unfortunately, however, for a variety of reasons, it is only too apparent that a large number of persons are incapable of thinking and acting rationally on the war issue, but it is most important to realize that their incapacity to see things in their true light cannot, by one iota, alter the facts the case and the indispensability of total disarmament, if the world is to become a tolerable place for the majority of mankind to live in.

—The Duke of Bedford

## ABOUT A BOOK—OPERATION GAG

is the heading of a leaflet we just received from the University of Pennsylvania Press relating to a new book they have just public, "Civil Liberties Under Attack," written by six famous authorities who administer the slap to snap America out of its current fear and hysteria. We quote further, "You don't have to fight alone any more—you fighting against totalitarian thought controls, that fasten a gag on your personal right to think and speak and be free just as surely as if the maddening thing actually were forced into your mouth.

Now all your instinctive protest against censorship, character assassination, congressional inquisitions, loyalty oaths, crime by association—against all this your righteous indignation is given voice, clarity, strength.

Here is solid, influential, quotable support from four distinguished professors, a college president, a presiding judge: Henry Steele Commanger, Zechariah Chafee, Jr., Robert K. Carr, Walter Gellhorn, James P. Baxter III, and Curtis Bok.

These eminent champions of human freedom examine—calmly—the spectre of totalitarianism as it haunts American life today. And they show that not Communism, but fear of Communism is devastating our cherished legal rights, our inheritance of free enterprise in thought, idea, and opinion.

"The greatest danger that threatens us is the absence of thought," says Professor Commanger—and proves, in the first essay of this compelling collection, that individual liberty is not only a right but a necessity.

The whole horror of the attack on civil liberties is thoroughly and convincingly discussed: the insidious arguments of those who oppose progress in civil rights; the real results of investigations of radicalism and laws against subversion; the profound frustration of science by demands for secrecy; the effect of censorship on artistic expression; the awesome loss of freedom in education.

"None of these experts raises his voice in anger at any point, but cumulatively the lectures form one of the best and most incisive commentaries on our state of exaggerated apprehension to have appeared."—The New Yorker.

"In the painful struggle to advance democracy, civil liberties have to be constantly re-won. This book awakens us from our customary inertia. It is authoritative and balanced, informative and lively. It is a book to be read, marked, learned and inwardly

digested by everyone who wants this country to remain both a free nation and a free people."—Patrick Malin, Executive Director, American Civil Liberties Union.

"This book is so invaluable that all citizens concerned with their liberties should install it as a family guide and all schools and colleges should make it required reading."—Ralph Page in the Philadelphia Evening Bulletin.

Don't let fear and hysteria put a gag on you. Get "Civil Liberties Under Attack"—use this same and powerful ally for help in your arguments, your efforts, your fight to preserve—for yourself as well as others—American Civil Rights.

This book may be purchased for \$3.50 from the publisher, the University of Pennsylvania Press, Philadelphia 4, Pennsylvania. Send for your copy—and one for a confused friend today.

## **REAL AMERICANISM**

Condensed from an address by  
**PRESIDENT HARRY S. TRUMAN**

The keystone of our form of government is the liberty of the individual. The Bill of Rights, which protects our individual liberties, is the most fundamental part of our Constitution.

Real Americanism means that we will protect freedom of speech—we will defend the right of people to say what they think, regardless of how much we may disagree with them.

Real Americanism means freedom of religion. It means that we will not discriminate against a man because of his religious faith.

Real Americanism means fair opportunities for all our citizens. It means that none of our citizens should be held back by unfair discrimination and prejudice.

Real Americanism means fair play. It means that a man who is accused of a crime shall be considered innocent until he has been proved guilty. It means that people are not to be penalized and persecuted for exercising their constitutional liberties.

Real Americanism means also that liberty is not license. There is no freedom to injure others. The Constitution does not protect free speech to the extent of permitting conspiracies to overthrow the Government. Neither does the right of free speech authorize slander or character assassination. These limitations are essential to keep us working together in one great community.

Americanism is under attack by communism, at home and abroad. We are defending it against that attack. We are pro-



protecting our country from spies and saboteurs. We are breaking up the communist conspiracy in the United States. We are building our defenses, and making our country strong, and helping our allies to help themselves.

If we keep on doing these things—if we put our best into the job—we can protect ourselves from the attack of communism.

But Americanism is also under another kind of attack. It is being undermined by some people in this country who are loudly proclaiming that they are its chief defenders. These people claim to be against communism. But they are chipping away at our basic freedoms just as insidiously and far more effectively than the communists have ever been able to do.

These people have attacked the basic principle of fair play that underlies our Constitution. They are trying to create fear and suspicion among us by the use of slander, unproved accusations, and just plain lies.

They are filling the air with the most irresponsible kinds of accusations against other people. They are trying to get us to believe that our Government is riddled with communism and corruption—when the fact is that we have the finest and most loyal body of civil servants in the world. These slander-mongers are trying to get us so hysterical that no one will stand up to them for fear of being called a communist.

Now, this is an old communistic trick in reverse. Everybody in Russia lives in terror of being called an anti-communist. For once that charge is made against anybody in Russia—no matter what the facts are—he is on the way out.

In a dictatorship, everybody lives in fear and terror of being denounced and slandered. Nobody dares stand up for his rights.

We must never let such a condition come to pass in this country.

Yet this is exactly what the scaremongers and hatemongers are trying to bring about. Character assassination is their stock in trade. Guilt by association is their motto. They have created such a wave of fear and uncertainty that their attacks upon our liberties go almost unchallenged. Many people are growing frightened—and frightened people don't protest.

Stop and think. Stop and think where this is leading us.

The growing practice of character assassination is already curbing free speech and it is threatening all our other freedoms. I daresay there are people here today who have reached the point where they are afraid to explore a new idea. How many of you

are afraid to come right out in public and say what you think about a controversial issue? How many of you feel that you must "play it safe" in all things—and on all occasions?

From all that I have seen and heard, I am afraid of what your answers might be.

For I know you have no way of telling when some unfounded accusation may be hurled at you, perhaps straight from the Halls of Congress.

Some of you have friends or neighbors who have been singled out for the pitiless publicity that follows accusations of this kind—accusations that are made without any regard for the actual guilt or innocence of the victim.

That is not playing fair. That is not Americanism. It is not the American way to slur the loyalty and besmirch the character of the innocent and the guilty alike. We have always considered it just as important to protect the innocent as it is to punish the guilty.

It is the job of all of us—of every American who loves his country and his freedom—to rise up and put a stop to this terrible business. This is one of the greatest challenges we face today.

(Additional copies of this speech can be obtained from the Publicity Division, Democratic National Committee, 1200 - 18th street, N.W., Washington 6, D. C.)

## IDEALS FOR DEMOCRACY

We hold these truths to be self-evident: that all men are created equal; that they are endowed by their Creator with certain inalienable rights; that among these are life, liberty, and the pursuit of happiness; that, to secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed; that whenever any form of government becomes destructive of these ends it is the right of the people to alter or to abolish it and to institute a new government, laying its foundation on such principles, and organizing its powers in such form as to them shall seem most likely to effect their safety and happiness.

—From the Declaration of Independence

\* \* \*

We, the people of the United States, in order to form a more perfect union, establish justice, insure domestic tranquility, provide for the common defense, promote the general welfare, and

secure the blessings of liberty to ourselves and our posterity, do ordain and establish this Constitution for the United States of America.

Congress shall make no law respecting the establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or the press, or the right of the people peaceably to assemble, and to petition the government for a redress of grievances.

—From the Constitution of the United States

\* \* \*

When it shall be said in any country of the world, "My people are happy; neither ignorance nor distress is to be found among them; my jails are empty of prisoners, my streets of beggars; the aged are not in want; the taxes are not oppressive; the rational world is my friend, because I am a friend of its happiness"—when these things can be said, then may that country boast of its constitution and its government.

—Thomas Paine

\* \* \*

Sir: My old friend and wartime colleague, Alan Cranston, urges me to have faith, which has been classically defined as the substance of things hoped for, the evidence of things not seen. O.K., I have some faith, but faith in what? Faith that the men in the Kremlin would accept "disarmament of all nations to a level necessary for internal policing"? They might, if they were sure that all other nations would disarm to a point where there could be no interference with "action committees" such as operated in Czechoslovakia in 1948; and if they could be sure that they would have such positions in the World Government Executive as to enable them to paralyze action by any police forces that it might have at its command.

Faith that they would accept world inspection or laws applicable to individuals?—especially to individuals who violate the World Bill of Rights by cracking down on people who, for instance, try to indulge in freedom of speech where it is not now permitted? Laws that would prevent sending anybody to forced-labor camps at the whim of the local organization? When I see that, I shall expect to see the heavens rolled up like a scroll tomorrow morning.



Faith that Communists wouldn't try, in a world federation, what they got away with in Czechoslovakia?—and, as Mr. Cranston points out, did not get away with in France and Italy. No. They didn't get away with it in France and Italy because they no longer have a share in control of the forces at the disposal of those governments. They could hardly be denied a share in the forces at the disposal of a world government; and the minute they got in they would be burrowing away to make that share bigger.

Faith that democracy could hold its own against Communism? Yes, provided we exercise eternal vigilance. I think that vigilance could more easily be exercised if the enemy is on the outside than if he is sitting at the next desk, where you have to keep looking over your shoulder.

The substance of what Mr. Cranston hopes for—world peace and world freedom—is the same as the substance of what I hope for. But I hesitate to buttress that hope on the evidence of things that have never been seen yet, and in my opinion are not likely to be seen until the leopard has changed his spots. Certainly, the alternative policy entails dangers, but less grave dangers than letting the opposition inside the door. Ask any union leader who eventually had to throw his Communists out—or (as in some cases) found that when the chips were down, he couldn't throw them out.

Elmer Davis

Washington, D. C.

\* \* \*

"I shall pass through this world but once. Any good, therefore, that I can do or any kindness I can show to any human being, let me do it now. Let me not deter or neglect it, for I shall not pass this way again."

## THE EXECUTIVE SECRETARY'S COLUMN

An enduring and fruitful Peace for which the peoples of the whole world earnestly yearn, demands a common faith and brotherhood of man in which they all can unite. A faith that affirms the inviolable dignity of the individual and declares democracy the only acceptable method of social progress.

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## INTERPRETING HUMANIST OBJECTIVES

**HUMANIST FELLOWSHIP** is a religious association incorporated under the laws of the State of California with all the rights and privileges of such organizations. It enrolls members, charters local societies, affiliates like-minded groups, establishes educational projects and ordains ministers.

**HUMANIST FELLOWSHIP** defines religions in terms of two inseparable historical processes: (1) the ages-long quest for ultimate human values; and (2) the continuous effort to realize these values in individual experience and in just and harmonious social relations. Humanism affirms the inviolable dignity of the individual and declares democracy the only acceptable method of social progress.

**MODERN HUMANISM** seeks to unite the whole of mankind in ultimate religious fellowship. It strives for the integration of the whole personality and the perfection of social relationships as the objectives of religious effort. Humanism, in broad terms, tries to achieve a good life in a good world. **HUMANIST FELLOWSHIP** is a shared quest for that good life.

**HUMANISM** insists that man is the highest product of the creative process within our knowledge, and as such commands our highest allegiance. He is the center of our concern. He is not to be treated as a means to some other end, but as an end in himself. Heretofore man has been considered a means to further the purposes of gods, states, economic systems, social organizations; but Humanism would reverse this and make all these things subservient to the fullest development of the potentialities of human nature as the supreme end of all endeavor. This is the cornerstone of Humanism, which judges all institutions according to their contribution to human life.

Above all, man is not to be regarded as an instrument that serves and glorifies totalitarianism — economic, political or ecclesiastical.

**HUMANISM** recognizes that all mankind are brothers with a common origin. We are all of one blood with common interests and a common life and should march with mutual purposes toward a common goal. This means that we must eradicate racial antagonisms, national jealousies, class struggles, religious prejudices

and individual hatreds. Human solidarity requires that each person consider himself a cooperating part of the whole human race striving toward a commonwealth of man built upon the principles of justice, good will and service.

**HUMANISM** seeks to understand human experience by means of human inquiry. Despite the claims of revealed religions, all of the real knowledge acquired by the race stems from human inquiry. Humanists investigate facts and experience, verify these, and formulate thought accordingly. However, nothing that is human is foreign to the Humanist. Intuitions, speculations, supposed supernatural revelations are all products of some human mind so must be understood and evaluated. The whole body of our culture — art, poetry, literature, music, philosophy and science must be studied and appreciated in order to be understood and appraised.

**HUMANISM** has no blind faith in the perfectibility of man but assumes that his present condition, as an individual and as a member of society, can be vastly improved. It recognizes the limitations of human nature but insists upon developing man's natural talents to their highest point. It asserts that man's environment, within certain limits, can be arranged so as to enhance his development. Environment should be brought to bear on our society so as to help to produce healthy, sane, creative, happy individuals in a social structure that offers the most opportunity for living a free and full life.

**HUMANISM** accepts the responsibility for the conditions of human life and relies entirely upon human efforts for their improvement. The Humanist makes no attempt to shove the responsibility for the present miserable conditions of human life upon some god or some devil. Man has made his own history and he will create his own future—for good or ill. Without expecting any supernatural aid or hindrance, the Humanist determines to make this world a fit place to live in and human life worth living. This is a hard but challenging task. It could result gloriously.

These brief paragraphs indicate the objectives and methods of **HUMANIST FELLOWSHIP** as a religious association. Upon the basis of such a program it invites all like-minded people into membership and communion. Let us go forward together.

Mr. John M. Morris  
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3-52 (s)